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ABSTRACT

This guide was designed for elderly individuals in Arkansas and for professionals working with these persons. It provides information about obtaining and using tools for living. The guide shows persons ways to work with agencies and organizations to see that tools needed by individuals are provided. It is intended to be an introduction to the process of getting needed tools for living into the hands of persons who need them. Tools for living are defined and several rights of individuals are identified, including the right to information, advocacy, independence, due process, and the rights to disagree with professionals and to have feelings. Service factors are discussed and how to select a tool that is best for a particular individual is explained. Funding sources are identified and names, addresses, and telephone numbers of agencies and organizations that can help are given. A section on advocacy defines advocacy and lists several advocacy contacts within the state of Arkansas. A checklist of questions to ask about tools for living concludes the guide. (NB)

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Tools for Living

...A Guide for Aging Arkansans

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Tools for Living

...A Guide for Aging Arkansans

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Think people...
Think technology!

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Contents

Introduction..... 1
Toward a Definition..... 3
Rights..... 5
  Keypoints..... 6
Service Considerations..... 7
  Keypoints..... 9
Selection of Tools for Living..... 10
  Personal Factors..... 10
  Tool Factors..... 13
  Key Points..... 18
Funding Tools for Living..... 19
  Key Points..... 30
Advocacy..... 31
  Key Points..... 36
Other Advocacy Contacts..... 37
Checklist of Questions
  to Ask About Tools for Living..... 41
Checklist for Advocacy Activities..... 42

Elderly persons have many special needs. Generally, as people get older their health care and daily living needs change. However, the need to be as independent as possible does change -- everyone has this basic need.

Through the use of "tools for living", most persons in Arkansas can be more independent. Tools for living often give persons a way to get around in the home and community, to take care of their health care needs, to enjoy a wider range of recreational pursuits, and to remain active in daily living activities. These are but just a few ways in which tools for living can help persons.

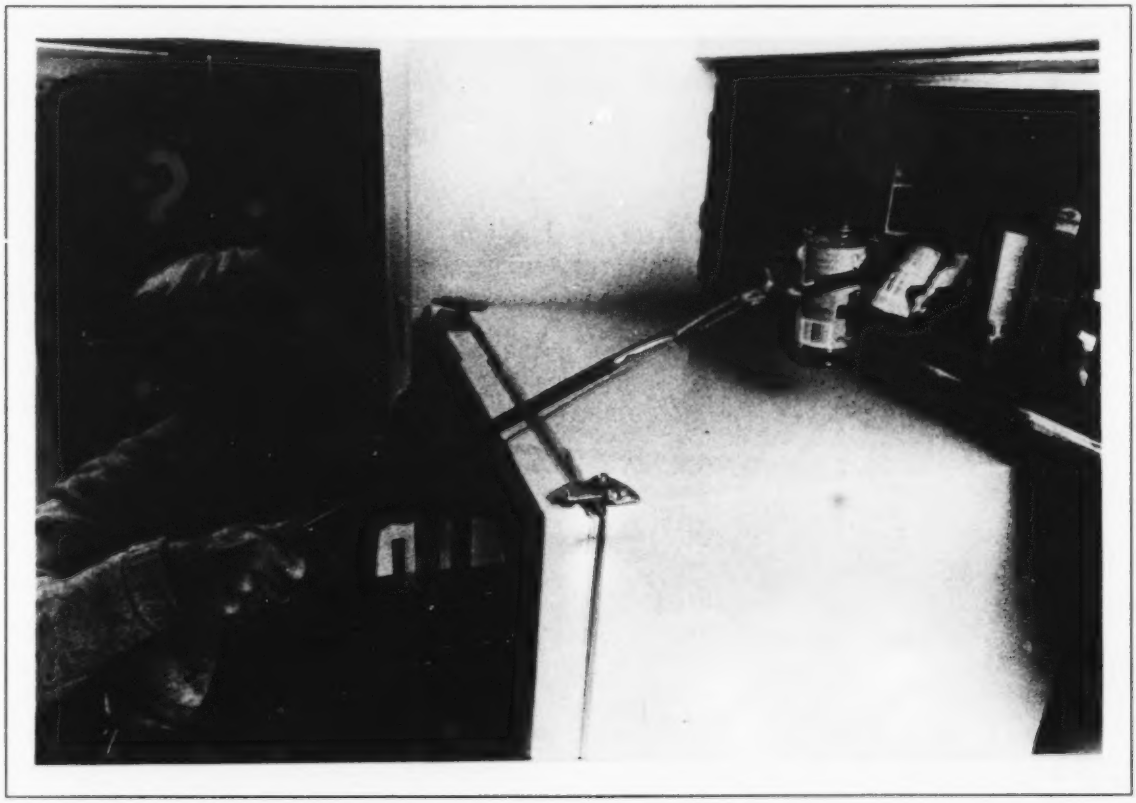
Often, people are unaware of the kinds of tools for living that can help them to be more independent and to lead more satisfying lives. When this happens, persons needing certain tools don't get them. The following are a few examples of how special tools have changed the lives of people in Arkansas.

Tom is a retired 65-year-old with a hearing loss who lives in Northwest Arkansas. He also has difficulty in using his hands due to arthritis. In his home, a light attached to his telephone flashes when the telephone rings. A special switch which he can touch with his forearm or hand enables him to answer the call without having to pick up the receiver. A speaker which makes the caller's voice louder allows him to hear what is being said on the telephone. He also enjoys television daily due to a special device that puts words being spoken on the bottom of the screen so he can read what the actors are saying.

Martha is a 73-year-old with a physical disability resulting from a fall. She lives in a rural part of Southeast Arkansas where few services are available. Martha uses a personal care system which has a computer that responds to her voice. When Martha speaks certain words, the computer will turn on the lights, answer the phone, and change television channels.

Thomas is an 89-year-old who lives with his children in Central Arkansas. Though he is blind, each morning he prepares his own breakfast. Finding dishes is easy since the cabinets in the kitchen have been lowered. Easy to reach water and ice dispensers help him prepare juice for the meal. A microwave oven which has raised numbers on the control panel allow him to cook a variety of foods. He learned how to use the oven by listening to an audio cassette which gave easy to follow instructions.

In each of the above examples, persons demonstrate greater independence and control over their lives through the use of tools for living. These tools can be very simple, such as eyeglasses and lowered cabinets, or very complex, such as powered wheelchairs and computer controlled home living systems.



A simple tool for living makes reaching easier.

Photo source: American Association of Retired Persons. (1986). *Making life a little easier: Self-help tools for the home*. Washington, D.C.: Author. Reprinted with permission.

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PURPOSE

This Guide was designed for elderly individuals in Arkansas and for professionals working with these persons. It provides information about obtaining and using tools for living. The Guide shows persons ways to work with agencies and organizations to see that tools needed by individuals are provided. It is intended to be an introduction to the process of getting needed tools for living into the hands of persons who need it. Readers should keep in mind that many of the issues discussed in the Guide are addressed in a general manner. Thus, it is important to obtain additional information or consultation before purchasing tools for living that best meet an individual's needs.

TOWARD A DEFINITION

"What problems are experienced as people age?"

As people age, their bodies become less able to do many of the things that they could do as younger adults. They do not see or hear as well, nor do they have the physical strength that they once had. These are natural changes that occur due to the process of aging that often require people to make some changes in their daily lives.

Many persons have disabilities. They may be born with certain kinds of conditions, such as mental or physical impairments, or they may acquire problems resulting from falls, burns, and other types of accidents. People with disabilities also may be prevented from doing things they would like to do. Whether the challenges experienced by persons are a result of aging or disabilities, tools for living can help them lead a better life.

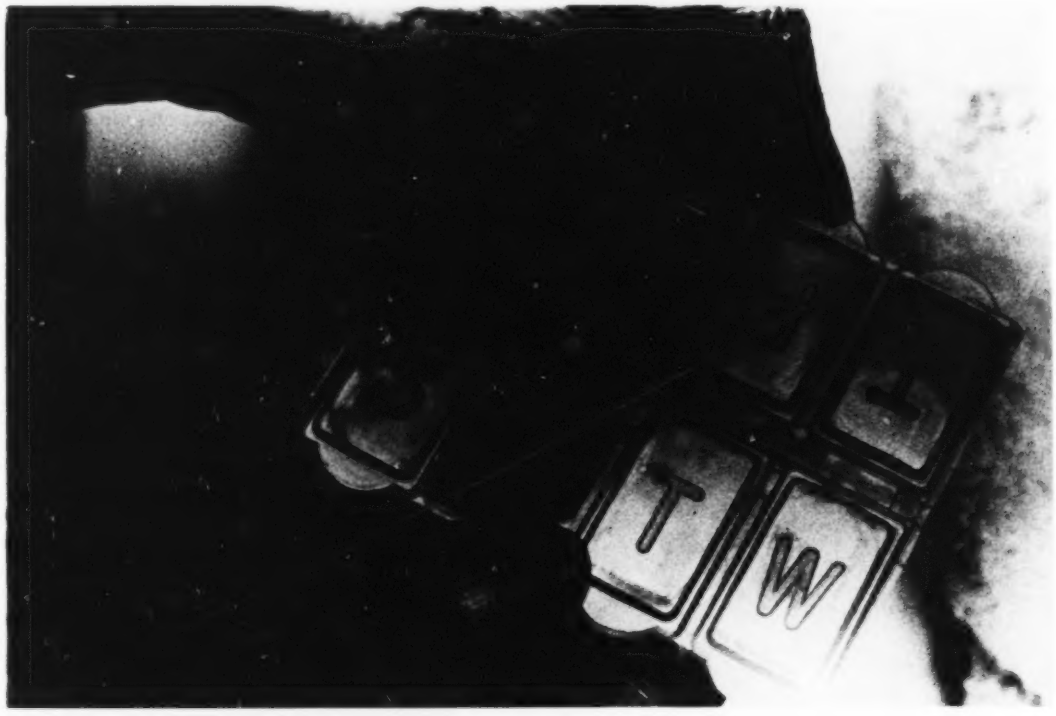
"What are tools for living?"

Tools for living include any device or equipment which can improve the

quality of life for persons by helping them to do things they would not be able to do otherwise. These tools can be *anything* purchased off the shelf, modified, or commercially available. It covers the entire range of tools for living from plastic sandwich holders and jar openers, to wheelchairs and complex computer systems that control living environments.

"What are tools for living services?"

A tool for daily living service is anything to help a person or their family obtain, use, and keep a particular tool. Persons who sell, maintain, and repair tools provide services. People who train persons and their families in the use and up-keep of tools also provide services.



Tools for living can help with daily medical needs.

Photo source: American Association of Retired Persons. (1986). *Making life a little easier: Self-help tools for the home.* Washington, D.C.: Author. Reprinted with permission.

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RIGHTS

"What rights do persons have?"

Individuals have many rights that have been set up by the legal system, and federal and state laws. These rights include:

- **The right to information.** Individuals have a right to be given information about tools for living and services in the state, and the right to get information. It also includes information about the results of evaluations, recommendations made by professionals following these evaluations, and other information about their tools for living needs.

- **The right to advocacy.** Individuals who qualify for services from agencies have the right to expect agencies to help them get tools for living they need. Persons qualifying for services also have the right to do all they can to get needed tools.

- **The right to be independent.** Tools for living are a way to be more independent by making persons less dependent on others. The right to independence for all persons is reflected in many state and federal laws. Independence should be the cornerstone for decisions regarding tools for living for all individuals.

- **The right to due process.** This includes the right to receive notice about decisions made about the person's tools for living, the right to a hearing to protest these decisions, the right to be represented by someone in that process, and the right to appeal the decisions of the hearing.

- **The right to disagree with professionals.** Since persons have the right to be involved in decisions made about their tools for living needs, they also have a right to disagree with decisions they feel are not in their best interests. Sometimes

misunderstandings will occur when persons disagree with professionals. This problem can be avoided often if both the person and professionals keep their discussions on the issues of tools for living needed by the person, and not allow feelings to enter into the discussions. However, all persons should remember that the needs of the individual are most important. Persons should not be afraid to let professionals know if they disagree with them! Opinions can be presented in a way that will not cause hurt feelings. Ways to do this are presented in the section called *Advocacy* (pp. 31-36).

- **The right to have feelings.** All persons have a right to feelings about tools for living that they would like to use. We all have choices for buying goods and services. Tools for living are no different.

Key Points:

- **All persons have the right to information about their needs.**
- **All persons qualifying for services from programs and agencies have the right to help from them.**
- **All persons have the right to get needed tools for living.**
- **All persons have the right to be as independent as possible.**
- **All persons have the right to due process.**
- **All persons have the right to their own opinions and to disagree with others.**

SERVICE CONSIDERATIONS

"What is the role of professionals?

Professionals should help persons get tools for living that will enable them to attain their goals or gain the greatest benefit from services provided by agencies or organizations. They should also provide information about these tools and they should stay informed about new tools that are developed.

"What is the purpose of evaluations?"

Evaluations are necessary to determine what the person can and cannot do. This evaluation should reflect what the person does in the home, in their daily life, and in the world around them. This is usually done through interviews and a series of tests and examinations that may include testing by the case manager, occupational therapist, physical therapist, and speech pathologist. It may also involve psychologists, doctors, and other professionals. The results of the evaluation help to identify what tools for living a person needs, and justifies their purchase. Sometimes the information is used to provide tools through "service plans" developed for persons.

"What are service plans?"

Each person receiving services from case management programs administered through the Area Agencies on Aging (AAAs) has an individually designed service plan. These service plans identify the kinds of services that are needed by the person to accomplish individual goals and objectives. Tools for living may be identified in service plans as being necessary for the person to meet his or her goals. The service plan *does not insure* that the person will receive needed tools. However, it does call attention to a need. Once this need is identified, the person can then use advocacy skills to get the needed tools. For more information about these advocacy skills, see the *Advocacy* section (pp. 31-36).

"Can the service plan be changed to get new tools for living?"

The service plan can be changed regularly as the person's needs change. This means that new tools and services needed to help the person meet his or her goals should be identified in the service plan. Persons receiving Medicaid services may have their plan changed every 3-6 months as dictated by the Medicaid program. Persons receiving case management services may have their plans changed as often as needed. This allows the person to get tools for living when needed to make their life better and be less dependent on others.

"Are there tools and services that all agencies and programs must provide?"

Federal law (Section 504) requires any agency or program which receives money from the government *to provide access to the programs*. Access means the opportunity to participate. For example, if evaluations for tools for living are provided by a program receiving federal money and the building in which those evaluations were conducted could not be entered by a person in a wheelchair, changes in the building would have to be made to provide the opportunity for persons to participate in the evaluations. These changes might include putting in ramps and graded curbs on sidewalks, and widening stalls in bathrooms. If transportation is provided to and from places where evaluations are provided by the program, and if that transportation is made possible by money from the federal government, the transportation must also be accessible. This would include installing lifts on vans for persons in wheelchairs. Section 504, however, does not require agencies and programs to tear down and rebuild existing structures for persons. For more information about Section 504, see *Funding Tools for Living* (p. 19) and *Advocacy* (pp. 31-36).

For persons with disabilities who are still working, a new federal law (Public Law 101-336, the *Americans with Disabilities Act of 1990*) requires that employers make their facilities and equipment accessible to workers. Even small

businesses will be required to make "reasonable accommodations" in work settings. This might include such changes as placing amplifiers on telephones for persons with hearing difficulties and installing print enlargers on computer terminals for people with visual problems. For more information about Public Law 101-336, see *Funding Tools for Living* (pp. 25-26).

Key Points:

- **Tools for daily living can help persons to live better lives.**
- **Evaluations help identify needs.**
- **Case plans can be used to get needed tools.**
- **The needs of persons should be reviewed each year, and new tools can be provided as needs change.**
- **Section 504 requires federally funded programs to make activities accessible to persons.**
- **The Americans with Disabilities Act requires businesses to make their facilities and equipment accessible to workers.**

SELECTION OF TOOLS FOR LIVING

"What tool or service is best?"

There may be many tools or services which might help persons. Making choices to meet an individual's needs calls for careful consideration of many factors. These factors can be grouped into two areas: *personal factors* and *tool factors*. Each area is important and must be given careful thought before a decision is made.

Personal Factors

"How are skills important?"

Knowing what skills or abilities a person has is important before tools for living can be selected. A complete evaluation of the person's skills should be made in areas such as recreation, dressing, maintaining a household, and getting around in the community. The evaluation of skills in many areas is better than looking at the person's skills in only one area.

"How are the person's needs and skills important?"

Knowing what needs are is important because tools for living are usually designed to meet specific needs of persons. Needs include any task or activity required to be more independent or successful. These might include things such as making a bed, using one's hands to do a task, dressing oneself, communicating with others, or taking a bath.

Having an understanding of the person's skills, or what the person can do, is also important. Skills help determine what types of tools for living will best meet the person's needs. Some tools will require certain abilities that the person may not have.

Once a person's needs and skills have been identified, goals must be developed which recognize those needs and skills. Tools for living cannot be selected to

help a person without understanding what they are supposed to do. How the tools help the person improve their living condition, their ability to complete daily tasks, and to be more independent are important considerations. If the tool does not help the person in one of these important ways, then a different one should be considered.

"How are likes important?"

All persons like some things and not others. When choosing tools for living, these preferences must be considered. Professionals and others should understand that the person may have likes that are different from those of other people who may be making decisions about tools for living. These likes need to be considered during the planning process.

"Are sex and age important?"

The sex and the age of the person may affect decisions about needed tools for living. Tools designed for women, such as a communication device that uses a female voice, would not be appropriate for men, and vice versa. Similarly, tools for young children that resemble preschool toys probably would not be best for older persons.

"Should home and family activities be considered?"

The person's home setting and family activities should be considered when choosing tools for living. If the person lives in a home that has several floor levels, such as a sunken living room, a graded ramp might be considered to allow the person to move from one level to another, rather than forcing them to use stairs. If attending church is important, thought should be given to requirements for the person to participate, such as building ramps, making changes to bathrooms, and widening aisles in the building.

"Is the ability to get around important?"

Since many persons must use public and agency-provided transportation, decisions about tools for living must enable people to use this transportation. Some tools, such as powered wheelchairs, need extra space, wheelchair locks, and ramps on buses and other vehicles. Thought must be given to whether the tool will hinder the person's ability to get around. Persons should make physicians and others involved in making decisions about tools for living aware of these kinds of concerns.

Enlarged keys makes using a phone easier.

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Tool Factors

"What choices are there?"

There are many types of tools for living that can help persons meet their needs. Before choosing any tool, people should look at as many choices as possible before making a selection. The features of the tool should be compared to the person's needs, skills, and the places in which the tool will be used. Persons who are offered only one type of tool to meet their needs may request a second opinion. One option for a second opinion would be to contact any of the Increasing Capabilities Access Network (ICAN) technology access centers (see *Funding Tools for Living*, pp. 26-29).

"What are the important features of the tool?"

The specific features of any tool should be examined before making a decision that it is best to meet the needs of the person. Following are several questions about these features that should be asked.

"Does it do what it's supposed to do?"

Generally, tools for living do specific things for persons. When choosing tools, persons should be sure they do things *needed to benefit them*. All individuals should think about how the tool helps the person's living condition, their ability to do important tasks, and the ability to be independent. If the tool does not do these things, then a different one should be considered.

Questions about dependability must also be asked. Does the tool work the same way each time it is used? Does it only work like it's supposed to under some conditions? Are there special conditions that must be met for it to work? Some of these questions can be answered if the person is allowed to try the tool before it is purchased.

Some tools are easy to learn to use while others need much skill, physical ability, training, or practice. Persons making decisions about tools for others should consider what is needed to learn to use a tool to the greatest extent possible.

"How much will it really cost?"

Some tools for living must be assembled for the person before use. For example, a computer system may need to have special wiring put into the home. A powered wheelchair may need special batteries not supplied with the wheelchair. People should ask about the costs of putting the tool together, additional parts needed in order for it to operate properly, and taking care of the tool. The tool should also be able *to meet the needs of the person as they progress and age.*

Sometimes this information is not supplied by those persons who sell tools for living. The cost of putting tools together, taking care of them, or customizing them is often added onto their cost *after* a commitment has been made to buy them.

Some tools, such as those needing batteries, involve expenses or operating costs. People should be aware of these costs before buying any tool, especially the costs of keeping the tool working.

"Can it be moved easily?"

Since persons often need to use tools for living in many places, how easily it can be moved and used in different places is important. Some tools may be large, heavy, or demand much space, and can only be used in a few places. Others can be taken anywhere.

"How long is it likely to last?"

Everyone likes to find good buys, but how long the tool can be used is also an important concern. This is especially true for persons who have a limited income. How easily a tool can be broken and whether it can serve the person as they progress and age are important considerations when choosing tools. For

example, tools which help persons to reach and grasp would be used frequently by many persons in their home settings, so these tools should be very durable and have the potential to be used for a long period of time.

"Can the tool for daily living be used with other tools?"

Another important consideration when choosing some tools is how easily they can be used with other tools. Wheelchairs, for example, are usually designed so that other tools can be easily added on; other types of tools may not be changed so easily. Persons should give thought to both the individual's present and future needs in looking at the ability of the tool to be used with other tools.

"Can it be tried?"

All persons should be good consumers. If you are buying a car, you would shop around at car lots to get prices and bargain on the sale price with dealers. If a person needs a wheelchair, they should be able to look at chairs made by several manufacturers. All persons who are making decisions about what tool a person will receive should be willing to shop around. Local companies which sell tools for living can bring samples of tools to the person's home and demonstrate how they work. Also persons can go to any of the Increasing Capabilities Access Network (ICAN) technology access centers to try out various tools that might help meet special needs (see pp. 26-29).

"What are the physical demands?"

Careful thought must be given to the physical demands placed on the person to operate or use the tool. Depending on the design of the tool, some may be uncomfortable to use while others can be used with great ease and comfort. Other tools can only be used for a short time before the person will become tired. These concerns may be most appropriately evaluated by the therapist or expert who is working with the person. This professional will then share their concerns and

recommendations. By allowing the person to try the tool, information about its comfort and physical demands may be obtained.

Whether the tool is likely to cause physical harm, including bodily injury or infection, to the person is closely related to the concern of comfort. All persons making decisions about tools for individuals should give careful thought to how long the they will be used and think about what bad effects, if any, it might have on the person.

"How easy is it to maintain the tool from day to day?"

Some tools will need regular repairs and/or cleaning. Others may need to be worked on and cleaned only after a certain amount of time has passed or when they don't work properly.

"How easy is it to get repaired?"

Many tools are made or sold by firms found far from where the person lives. Those involved in making decisions about the purchase of a device *must* consider where a tool will be repaired. An effort should be made to find local shops or companies that can repair damaged tools. Thought must also be given to whether replacement parts are available, whether the manufacturer must make repairs, and the type of warranty that comes with the tool.

"What happens when the tool breaks?"

If a tool is broken and must be repaired, it is important to consider what the person will use during the repair period. Consideration should be given to whether the person will have a backup device for use while the technology is being repaired. Some companies will provide a "loaner" to the person while his or her device is in the shop. This question should be asked before the purchase.

"How protected is the tool from theft and damage?"

Many tools are expensive, especially those used to meet medical needs. Because of this cost, thought should be given to how the person's tools will be safe from theft or damage. Generally, tools which are paid for using Medicare or Medicaid funds are covered only for *normal wear and tear.* Replacement or repair costs are provided if a tool is damaged or lost as a result of normal use. Theft is another issue altogether. There are many programs which access Medicaid and Medicare funds and the procedures for replacing stolen tools for living will vary across these agencies. If the agency does not have a policy for replacing lost or stolen tools, it may be necessary to insure the tool under a home owners or renter's insurance policy against theft and damage. Under these plans, a "rider" can be bought for a few dollars which would pay for repairs or a new tool if the one owned by the individual is damaged or stolen. Persons making decisions about tools for living should ask this question before assuming responsibility for them.

"Where do I get information?"

There are several important places to get information about tools for living. The Increasing Capabilities Access Network (ICAN) established a number of technology access centers around the state to show persons of all ages and their families various types of tools. These centers also provide evaluations to determine what tools are best suited to meet the needs of persons. Under the ICAN system, a User-to-User network of persons who use tools and their families has been established to help people share information about tools and services. An Equipment Exchange Program has also been established for making used tools available to others. Other types of information services will also be available. Listed in *Funding Sources* (pp. 40-43) is a description of ICAN with addresses and telephone numbers.

Key Points:

- **In order to choose a tool that is best for the person, a number of factors must be considered:**
  - **skills of the person;**
  - **needs of the person;**
  - **likes of the person;**
  - **sex and age;**
  - **home and family activities;**
  - **transportation needs;**
  - **goals;**
  - **range of tools available;**
  - **features of the tool;**
  - **purpose of the tool;**
  - **real cost of the tool;**
  - **ease with which tool can be moved;**
  - **length of time tool will last;**
  - **usefulness of the tool with other devices;**
  - **ability of person to try the tool;**
  - **comfort of the tool;**
  - **ease with which tool can be maintained;**
  - **ease with which the tool can be repaired;**
  - **availability of a backup tool during repair period; and**
  - **protection from theft and damage.**

FUNDING TOOLS FOR LIVING

"Who pays for tools that are needed?"

Tools for living are either paid for the person needing them, or by agencies and organizations through which the person qualifies for services. Since tools are often expensive, it is easy to understand why identifying who pays for these tools is important.

Agencies and organizations are faced with great responsibilities about how money is to be spent for all people in our society. Many laws exist which make funds available to states to help persons meet their needs using special tools and services. Generally persons must meet certain requirements under these laws to receive tools and services. For example, they may have to be of a certain age, have a low income, or have certain types of special needs to be eligible for services.

The Veterans Administration is an important provider of many tools to persons who have served in the military. Medicare and Medicaid are two additional providers of a range of tools for living. If the person does not qualify for services from a state or federal agency, insurance companies may pay for the needed tools. Also, with the passage of the *Americans with Disabilities Act of 1990* (ADA), private businesses and public agencies not receiving federal funds are now required to provide certain types of tools and services to persons with disabilities. These include changes in work settings, public transportation facilities, public accommodations, and telecommunications access.

In cases where the person does not meet the requirements of an agency to get funding, but needs a special tool, other payment options may have to be considered. Civic clubs, churches, businesses, and other groups are all possible places to get help with paying for tools. Also, persons might think about working with a third party, such as an insurance company, or private agency to get money to buy the tool. Many insurance companies will pay for certain types of tools needed by

persons who are covered under the policies. Private agencies and organizations such as the Lions World Services for the Blind may also assist persons in buying needed tools.

"What if decisions are made not to pay for needed tools?"

State agencies will pay for many needed tools for living. However, sometimes decisions will be made not to pay for tools that a person feels are needed. When this happens, they should consider getting an advocate to help. An advocate is a person who helps people get services they need. One agency that has been quite helpful is Advocacy Services, Inc. The Area Agencies on Aging also have an advocacy assistance service for persons that can help them obtain needed tools. Persons can also file appeals to decisions made by state agencies if tools are denied to the person. For more information about advocacy strategies and the appeal process, see *Advocacy* (pp. 31-35).

Under Section 504, all agencies receiving federal funds are required to provide persons with disabilities with equal access to programs and facilities. They are also required under this law to provide an equal opportunity to participate. If it is felt that an agency has not provided tools or services that make its programs accessible, a Section 504 complaint might be filed. Usually this would be done only after the person filed a complaint with the agency. Advocacy Services, Inc. can assist in the filing of this complaint (see *Advocacy*, p. 35).

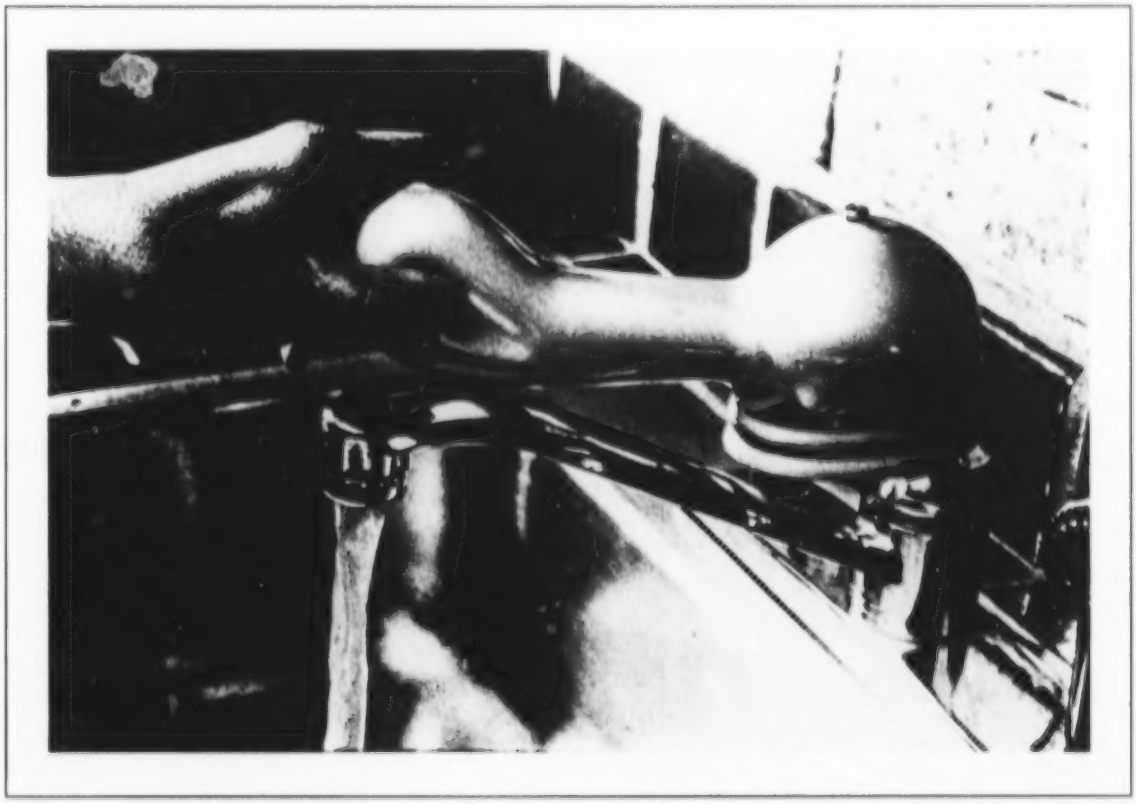
"What if I want to buy the tool myself?"

If the person is thinking about buying needed tools for him or herself, they may want to ask the company selling the tools about making payments over time. Banks and other lending places in the area may be contacted. In Little Rock, for example, there are several places that will finance tools for living with a reasonable down payment from the person.

"How can private insurance be used?"

Some persons have health insurance policies which cover certain types of tools that they may need. In some instances, persons who are still in the workforce are covered by insurance offered by their employer. A standard health insurance coverage plan states what types of services will be paid by the company. Most coverage includes a deductible amount of costs that must be paid by the worker before the insurance company will pay a percentage of the remaining costs. A typical policy covers 80% of the costs of physician and related services.

It is unlikely that the policy will list the specific services or tools that the person may need. However, persons may find listed coverage for physical and occupational therapy, and therapeutic tools that are prescribed by a physician. In



Simple changes made to handles makes turning easier.

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most instances, there is a great deal of flexibility allowed by the insurance company to cover tools that might be needed. When purchasing insurance, persons should ask whether needed tools are covered under the company's insurance.

"How may tools be purchased through the Veterans Administration (VA)?

The VA is one of the largest purchasers of tools for living, with services being available to veterans and their dependents. Many tools may be obtained, including eyeglasses, orthopedic braces, hearing aids, hospital beds and other medical tools. Some programs also provide special tools for automobiles and home modifications. There is also a loan program for persons needing devices costing more than $4,000.

To get eligibility information, persons may contact their local VA office, or at the state level they should call:

☎ (501) 661-1202, ext. 2014

"How are tools purchased through the Division for Rehabilitation Services (DRS)?"

The law which allows tools to be purchased for persons served through DRS is *The Vocational Rehabilitation Act Amendments of 1986* (P.L. 99-506). This law provides work programs and independent living for persons with disabilities. Tools for living may also be purchased through DRS for qualified workers.

To get information about DRS, persons may contact their local DRS office, or at the state level they should call:

☎ 1-(800) 482-5850 or (501) 682-6697

"How may tools be purchased through the Division for Developmental Disabilities Services (DDS)?"

Tools for persons with developmental disabilities may be purchased by DDS through the *Developmental Disabilities Assistance and Bill of Rights Act*

Amendments of 1987 (P.L. 100-146). This law provides states with money to plan and carry on activities for persons with disabilities leading to a greater ability to live and work in the community. DDS monies may be used for direct services which provide persons with tools for living. DDS actively helps persons get needed technology through cooperative agreements with other agencies.

To obtain information about DDS, persons may contact their local DDS office or at the state level they may call:

☎ 1-800-482-5850 or (501) 682-8665

"How can tools be purchased through the Social Security Administration?"

Tools for living may be purchased by the Social Security Administration through the *Social Security Act, Budget Reconciliation Act of 1986* (P.L. 99-509). Programs that provide medical and related tools and services include:

- Supplemental Social Security Income (SSI),
- Medicaid,
- Medicare, and
- Intermediate Care Facilities for the Mentally Retarded (ICF/MRs)

"How can SSI be used to purchase tools for living?"

The Supplemental Security Income (SSI) program provides a basic monthly income to persons age 65 or older who meet certain income requirements. Persons who have never worked or who do not qualify for Social Security for other reasons may be eligible for SSI funds. These funds can be used to purchase needed tools for living.

To obtain information about SSI, persons may contact their local DHS County Services Office, or call:

☎ 1-800-482-8988 or (501) 682-8233

"How can Medicaid be used to purchase tools for living?"

Medicaid, or Title XIX, provides medical help to persons who have a limited income, meet the Supplemental Security Income (SSI) test of disability, require long-term care in nursing homes, or who are medically needy. A tool must fit the definition of a *prosthetic device* to be paid for under Medicaid. This means the tool must be a replacement, corrective, or supportive device prescribed by a physician or other licensed person. It may also be provided if it is *durable medical equipment.* Tools covered under Medicaid include canes, crutches, walkers, manual wheelchairs, manual hospital beds, side rails for beds, and ventilators.

To obtain information about Medicaid, persons may contact their local DHS County Services Office, or call:

☎ 1-800-482-8988 or (501) 682-8233

"How can Medicare be used to purchase tools for living?"

Medicare is a federal health insurance program. People ages 65 or older are eligible to receive benefits. Medicare has two parts: (1) hospital insurance, which can help pay for inpatient hospital care, inpatient care at skilled nursing facilities, and home health care; and (2) medical insurance, which can help pay for necessary doctor's services, outpatient hospital services, and other services not covered under the hospital insurance.

Medicare will only pay for tools for living and services provided by persons or organizations meeting Medicare requirements. It will not cover the cost of custodial care tools used for help in bathing, dressing, eating, and taking medicine. Tools that are paid for by Medicare are those which are "reasonable and necessary" for the diagnosis or treatment of an illness or disease, e.g.,wheelchairs and walkers.

To obtain information about Medicare, persons may call their local DHS office, or call:

☎ 1-800-234-5772

"How can Intermediate Care Facilities for the Mentally Retarded (ICF/MRs) pay for tools for living?"

Title XIX provides a potential source of funding for tools for living for persons *in active treatment* (who live in an ICF/MR). Under this program, an interdisciplinary team determines what is necessary for active treatment for each person in an ICF/MR. Active treatment could include mechanical supports for sitting, toilet and bathing facilities, communication aids, and other devices.

To obtain information about ICF/MRs, persons may call their local DDS office, or call:

☎ 1-800-482-5850 or (501) 682-8667

"What other funding sources exist?"

Several other sources of funding for tools for living are available. These include the *Older Americans Act of 1987* (P.L. 100-175), the Americans with *Disabilities Act of 1990* (P.L. 101-336), and the Hill-Burton Program.

"Why is the Older Americans Act important?

The *Older Americans Act* provides a range of services relating to tools for living. Area Agencies on Aging must take older individuals with disabilities into account when developing their service plans for program participants. In Arkansas, in-home tools such as grab bars in bathrooms, lowered kitchen cabinets, and other tools may be purchased.

To obtain information about the Older Americans Act, persons may call their local Area Agency on Aging office, or the Division on Aging and Adult Services at:

☎ 1-800-482-5850 or (501) 682-2441

"How can the Americans with Disabilities Act be used?"

This law prohibits discrimination against all persons with disabilities in

many settings. Employers must now make reasonable accommodations in worksites for employees, including accessible facilities, acquiring and modifying equipment and devices, providing readers and interpreters, and other changes relating to tools of daily living.

To obtain information about the *Americans with Disabilities Act*, persons may call Advocacy Services at:

☎ 1-800-482-1174 or (501) 324-9215

"What is the Hill-Burton Program?"

This program provides free or low cost health care for qualified individuals who cannot afford to pay. Many facilities provide Hill-Burton services, including hospitals, nursing homes, and clinics. Services are provided only in programs established with Hill-Burton funds, and each facility can determine how these monies may be spent. These facilities must publish the types of services they provide in the newspaper. Services can include the purchase of wheelchairs, walker and other tools. Persons receiving Medicare benefits may not be eligible for Hill-Burton assistance.

To obtain information about the Hill-Burton Program, persons may call local service providers and ask if they provide Hill-Burton assistance or call:

☎ 1-800-638-0742

"How can the Increasing Capabilities Access Network (ICAN) help get tools for living?"

ICAN provides a range of services to persons having needs for tools for living. This network is made up of many programs, each providing services to meet special needs. ICAN's network consists of an information system and five technology access centers which provide services.

"What kinds of services does the ICAN information system provide?"

The ICAN Technology Information System provides information about tools for living to anyone who requests it. ICAN workers also conduct training regarding tools and services. A peer consultant network of persons who use tools for living has been established. This network enables anyone interested in purchasing or using a tool for living to talk with others and get first hand information about the effectiveness of specific tools. ICAN is also developing a system of resource persons in local communities to provide information about tools for living. The system is also creating an exchange program of used tools. The Information System will provide output information in print, large print , Braille, and in auditory form.

The Information System may be contacted by calling or writing the center at:

ICAN Technology Information System
2201 Brookwood, Suite 117
Little Rock, AR 72202
☎ 1- 800-828-2799 or (501) 666-8868

"What kinds of services do the ICAN technology access centers provide?"

Five technology access centers (TACs) have been developed, each providing specialized services relating to tools for living in one of the following areas: visual impairments, hearing impairments, cognitive and language development, communication, and independent living. The TACs serve persons *of all ages*. TACs are designed to freely provide information and hands-on demonstration about tools for living. The TACs also provide and participate in training activities concerning tools for living and awareness. Additionally, TACs provide formal evaluations/assessments and other services, such as therapy and tool construction, for a fee.

"What TAC specializes in the area of communication and learning tools?"

Two TACs specializing in communication and learning tools have been set up at the Arkansas Easter Seal Society in Little Rock. The Communication TAC focuses on

augmentative communication and related types of tools for non-speaking persons, as well as access to computer equipment. The Learning TAC serves persons having learning disabilities, head injuries, and other types of learning and language problems. It also provides information, demonstrations, and software training for word processing, mathematics, and related tools.

To get information about this TAC, persons should write or call:

Communication and Learning Technology Access Center
Arkansas Easter Seal Society
P. O. Box 5148
Little Rock, AR 72225
☎ (501) 663-8331

"What TAC specializes in tools for persons with hearing problems?"

A TAC for persons with hearing problems is located at the Audiology and Speech Pathology Department at the University of Arkansas at Little Rock. This TAC provides information, hands-on experiences, training, and assessments in assistive listening tools. Examples of such tools would include signalling systems, telephone amplifiers, hearing aids, amplification systems, speech training aids, manual sign training computer programs, and telecaption equipment.

To get information about this TAC, persons should write or call:

Assistive Listening Devices Center
Audiology and Speech Pathology, Room 105
University of Arkansas at Little Rock
2801 South University
Little Rock, AR 72204
☎ (501) 569-3155

"What TAC specializes in tools for independent living?"

The TAC in independent living is located at Life Styles in Fayetteville. This TAC focuses on tools that will assist individuals to function more successfully in the community. It provides information, hands-on experiences, training, and

assessments with tools designed for home management, personal care, home modifications, architectural modifications, home health, and recreation.

To get information about this TAC, persons should write or call:

Technology Center for Independence (TCI)
P. O. Box 1114
Fayetteville, AR 72702
☎ (501) 521-8476

"What TAC specializes in tools for visual problems?"

The TAC for visual problems is located at Lions' World Services for the Blind in Little Rock. This TAC provides information, hands-on experiences, training, and assessments for tools to assist persons with visual impairments or blindness. Examples of these tools include auditory and tactile time and temperature aids, talking file storage, electronic sensing devices, navigation aids, and Braille labels.

To get information about this TAC, persons should write or call:

Visually Impaired Technology Access Center (VITAC)
Lions' World Services for the Blind
2811 Fair Park Blvd.
Little Rock, AR 72204
☎ (501) 664-7100

Key Points:

- **Agencies receiving state and federal funds may pay for tools if persons meet certain requirements for services.**
- **Persons can appeal a decision of state and federal agencies, or file a Section 504 complaint.**
- **Aging persons may sometimes pay for tools by making time payments.**
- **Insurance and private organizations can help persons pay for tools.**
- **Important providers of tools for daily living include:**

  Veterans Administration

  Division for Rehabilitation Services (DRS)

  Division for Developmental Disabilities Services (DDS)

  Social Security Administration (SSI, Medicaid, Medicare, Intermediate Care Facilities for the Mentally Retarded (ICF/MRs)

  Older Americans Act

  Americans with Disabilities Act

  Hill-Burton Program

  Increasing Capabilities Access Network (ICAN)

ADVOCACY

"What is advocacy?"

Advocacy is action taken on behalf of someone to protect their rights or to get services they need. Advocacy includes attending meetings and speaking up for the rights of individuals, convincing a building owner to construct a wheelchair ramp, and helping persons to use funding systems to get needed tools for living. Advocacy is important in working with agencies serving Arkansans because it can help them get the tools they need to help them in their daily lives as well as improve the agency services.

"How do others find out what tools a person needs?"

It is important that the person who needs tools for living in the home, at work, for medical care, and transportation be made known to agencies. Whether it is a need for tools to help in preparing meals, dressing, or getting to a physician's office, the need must be clearly stated to decision makers. It is also important to indicate whether a person's needs are ongoing, or occur only occasionally. This is important because different tools or services may be needed at different times.

Once agreement is reached about what types of tools or services are needed for the person, agencies or groups that can provide the tool or service should be identified. Professionals and the person in need should then discuss what steps will be taken to meet the need. All this information should be written down in the form of a plan and shared with professionals and others when decisions are being made.

"How do I get information?"

All persons have a right to information about tools that can help them meet their needs. If a person has received services from any agencies such as the Divi-

sion of Rehabilitation Services or the Veterans Administration, the person may ask to look at their case files to get important information. Also, under Section 504, agencies receiving federal funds must allow individuals to get personal information about prior agency services. If the person is denied records which are requested, they have the right to a hearing to obtain those records.

It is important to know something about the laws that affect the provision of tools for living. Few people know all the laws which are important for paying for tools. However, it is important to know where to get this information. To find out about their rights, persons should contact:

Advocacy Services, Inc.
1120 Marshall, Suite 311
Little Rock, AR 72202
☎ 1-(800) 482-1174 or (501) 371-2171

Division of Aging and Adult Services
300 Donaghey South/Slot 1412
Little Rock, AR 72201
☎ (501) 682-8511

"What records should be kept?"

It is important to keep a written copy of all plans, decisions, and evaluations. These documents can be very useful if any disagreements occur in the future. Individuals should also try to get to know the people who make decisions about tools for living a person may receive. Names, addresses, phone numbers, and other information about the people involved are *important* since many persons may need to be contacted to get needed tools.

"What skills are important when speaking with professionals?"

Talking with professionals is very important to get needed services from Medicaid, Medicare, the VA , and other agencies. To communicate well with

others requires the use of a number of skills. One of the most important skills is writing down all questions that will be asked before meeting with professionals. Many times it is helpful for a friend or family member to be present at meetings to insure that all important questions are asked. Finally, the person should be sure to request all information that will be used in making a decision about the needed tools or services.

"What if I don't understand the questions?"

Sometimes words which are difficult to understand are used by professionals. When this happens, professionals should be asked to explain the meaning of the words. It is not reasonable for anyone to expect all persons to know all words used by professionals, so persons should not be afraid to say "I don't know,""I don't understand," or "Can you tell me what you mean by ____?"

"What about 'traps' in communication?"

Persons needing tools for living should not get trapped into saying things such as "If you don't _____, then I'll have to _____." Similarly, professionals should not use such statements when talking with persons who need tools for living. People do not like being told that they "have to do something", or that they "take something or leave it." Generally, these types of statements make the task of getting needed tools more difficult. If such a thing is said to a person needing tools for living, they should ask the professional what their options are.

"Who is served by the agency?"

It is important to know whether the services offered by the program or agency are offered to all individuals or only to people who meet certain requirements. If the person does not meet the requirements to receive services by the program or agency, an effort should be made to find out what can be done to get

services. Questions which should be asked include:

- What kinds of information is needed to be considered for services ?
- How does the person apply for services?
- Is there an appeal process if the person is denied services?
- Is there another agency that might provide services to the person?

"Is recording important?"

When making telephone calls to persons working at agencies, it is important to make notes of names, telephone numbers, and information provided. These notes, letters which are written and received, and records that are obtained should be kept in a folder for later use. A written statement of any actions taken by agencies or programs that affect the person should be requested. A written statement of when actions or services are to begin is also helpful and should be obtained.

Reading is made easier with the use of magnifying devices.

Photo source: American Association of Retired Persons. (1986). *Making life a little easier: Self-help tools for the home*. Washington, D.C.: Author. Reprinted with permission.

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"Is follow-up important?"

Follow-up is important to see that needed tools and services are being given to people once an agency or organization agrees to provide them. If the person has other needs, they can use their advocacy skills to try and get the tools and services needed.

"What if the agency decides not to provide tools for living?"

Persons have the right to appeal any decision made by agencies if needed tools for living are not provided to them. In most agencies, procedures for appealing a decision are printed and posted in offices where applications for services are made. Persons can also get help from agencies in preparing the appeal by making a request. The appeal is generally made with the agency or organization that is providing the service to the person.

Within 5-14 working days of filing the appeal, most agencies will make a written response to the appeal. Agencies will do all that they can do to help people unable to read or write during this process. If a hearing is held, facts and information regarding the dispute can be presented and a judgment will be made. If the person is not happy with the appeal decision, the appeal can then be taken to a higher level. If the aging person has a grievance that deals with an accessibility issue, such as being denied access to programs, a Section 504 complaint can be lodged. Advocacy Services, Inc. can help the person file this complaint.

Key Points:

- **Advocacy helps to protect a person's rights and get needed tools for living.**
- **Persons can help others make decisions about tools for living by getting as much information as possible.**
- **Communication skills are important when talking with others.**
- **Records of things that are done to get tools for living should be kept.**
- **Persons should ask questions when they don't understand what has been said.**
- **Persons can avoid traps in talking with others.**
- **Follow-up is important.**
- **Persons can appeal decisions made by agencies and organizations.**

OTHER ADVOCACY CONTACTS

Advocacy Services, Inc.
Medical Arts Building, Suite 311
1120 Marshall Street
Little Rock, AR 72202
☎ 1-(800) 482-1174 or (501) 324-9215

Area Agency on Aging of Northwest Arkansas
910-B Northvale Shopping Center
P.O. Box 1795
Harrison, AR 72601
☎ 1-(800) 432-9721 or (501) 741-1144

Area Agency on Aging of Southeast Arkansas
115 East 5th Ave., Suite 301
P.O. Box 8569
Pine Bluff, AR 71611
☎ 1-(800) 272-2025 or (501) 534-3268

Area Agency on Aging of West Central Arkansas
624 Malvern Avenue
Hot Springs, AR 71901
☎ 1-(800) 272-2138 or (501) 321-2811

Area Agency on Aging of Western Arkansas
115 N. 10th Street, Suite 119
P.O. Box 1724
Fort Smith, AR 72902
☎ (501) 783-4500

Arkansas Association for the Deaf
9005 Lew Drive
Little Rock, AR 72209
☎ (501) 225-3949 (TDD)

Arkansas Disability Coalition
10002 West Markham, Suite B7
Little Rock, AR 72205
☎ (501) 221-1330

Arkansas Easter Seal Society
P.O. Box 5148
Little Rock, AR 72225
☎ (501) 663-8331

Arkansas Head Injury Foundation
1401 South J Street
Fort Smith, AR 72901
☎ 1-(800) 235-2443 or (501) 785-5198

Arkansas Occupational Therapy Association
P.O. Box 22082
Little Rock, AR 72221

Arkansas Speech and Hearing Association
111 Center Street, Suite 1400
Little Rock, AR 72201
☎ (501) 843-9338

Association for Retarded Citizens/Arkansas
Union Station Square, Suite 350
Little Rock, AR 72201
☎ (501) 375-4464

Central Arkansas Area Agency on Aging
706 West 4th Street
P.O. Box 5988
North Little Rock, AR 72119
☎ 1-(800) 482-6359) or 501) 372-5300

DHS, Division of Services for the Blind
411 Victory Street
Little Rock, AR 72203
☎ 1-(800) 482-5850, Ext. 2587 or (501) 324-9270

DHS, Division on Aging and Adult Services
P.O. Box 1437, Slot 1412
Little Rock, AR 72203-1437
☎ (501) 682-2441

East Arkansas Area Agency on Aging
311 South Main
P.O. Box 5035
Jonesboro, AR 72403
☎ 1-(800) 382-3265 or (501) 972-5980

Learning Disabilities Association of Arkansas
P.O. Box 7316
Little Rock, AR 72217
☎ (501) 666-8777

National Federation for the Blind/Ark. Chapter
508 Valentine
Little Rock, AR 72205
☎ (501) 666-2469

Physical Therapy Association of Arkansas
1 Spring, #330
Little Rock, AR 72201

Post Polio Support Group/SAILS Project
827 3rd Street
Hot Springs, AR 71913
☎ (501) 624-7710

Southwest Arkansas Area Agency on Aging
Calhoun Road
P.O. Box 1863
Magnolia, AR 71753
☎ 1-(800) 272-2127 or (501) 234-7410

United Cerebral Palsy
10400 West 36th
Little Rock, AR 72205
☎ (501) 224-6067

Veterans Administration Regional Office
1200 West 3rd Street
Little Rock, AR 72201
☎ (501) 370-3800

White River Area Agency on Aging
3998 Harrison Street
P.O. Box 2637
Batesville, AR 72503
☎ 1-(800) 382-3205 or (501) 793-4433

Checklist of Questions to Ask About Tools for Living

If the item has been considered, check (√) YES or NO.

YES	NO	
		Have I identified my needs?
		Have I identified my preferences for tools?
		Is the tool something I would use?
		Is the tool right for my age?
		Is the tool right for my home and family activities?
		Does it consider my transportation needs?
		Have I considered wishes for a future job?
		Have I considered who will pay for the tool?
		Am I able to pay for the device that I need?
		Will the tool help me meet my goals?
		Have I considered all tools available?
		Does the tool do what it is supposed to do?
		Do I know what the tool really costs?
		Can the tool be comfortably operated?
		Is the tool dependable?
		Can the tool be moved easily?
		Do I know how long the tool is likely to last?
		Can the tool be used with other tools?
		Will I be able to try the tool before it is bought?
		Do I know how easy the tool is to take care of daily.
		Is the tool secure?
		Can I learn to use the tool easily?
		Can the tool be easily put together?
		Can the tool be easily repaired?

Checklist for Advocacy Activities

If the item has been considered, check (√) YES or NO.

Understanding the Problem

YES	NO	
		Do I understand my needs?
		Have the needs been present for a long time?
		Do my needs occur at certain times?
		Are there solutions to address the needs?
		Are there agencies or people to help me meet my needs?
		Do I know what has been done to meet my needs?

Gathering Information

YES	NO	
		Have I found out who provides services I need?
		Do I have documents that discuss my rights and services provided by the agency?
		Do I have information about the chains of command in community agencies that might help me?
		Do I have information about laws that affect me?
		Do I have copies of tests and reports about me?
		Have I reviewed my case files?
		Have I kept notes of people's names and what they have said when talking with agencies?

Putting Suggestions into Action

YES	NO	
		Have I written down how to get needed tools?
		Do my communication skills need to be improved?
		Do I keep eye contact with people when talking to them?

Putting Suggestions into Action (cont.)

YES	NO	
		Do I keep good body posture when talking?
		Do I use facial and body expressions when talking?
		Do I control the tone of my voice when talking?
		Do I let people know that I understand?
		Do I ask questions?

Taking Action

YES	NO	
		Can the meeting take place in my home?
		Can the meeting take place in a public building?
		Have I made myself familiar with the meeting place?
		Can I get to the meeting place early?
		Have I looked at the seating arrangements?
		Do I know who will be at the meeting and their roles ?
		Will family members or friends be with me ?
		Have I made a list of things to discuss?
		Are the most difficult issues listed last?
		Has agreement been made on the meeting length?
		If I become upset, will I be able to ask for more information or ask for a short break?
		If I don't understand, will I be able to ask people to explain what they mean?
		Can I keep from telling people they must do something?

Notes

The following pages are provided to you to make notes about your efforts.